

What's New for 2015?

- There are two (2) open enrollment periods for retirees:
 - Retirees Age 65 and Older: November 3, 2014 to November 14, 2014.
 - Retirees Under Age 65: November 10, 2014 to November 21, 2014.

These enrollment periods are based on the status of the primary member. *If more than one open enrollment period is applicable to you and your family, the appropriate open enrollment period is based on the status of the primary member.*

- For individuals enrolled in the Basic or Premier Medical Plans, there is now an annual Out of Pocket (OOP) Maximum for prescription drugs which all copays, coinsurance and deductibles count toward.
- There is an increase in dental premiums.
- For individuals enrolled in the Basic or Premier Medical Plans, the City is expanding the scope of the tobacco surcharge to include all nicotine products, including, cigarettes, chewing tobacco, snuff and vaporized cigarettes which contain nicotine. The Nicotine surcharge will increase from \$50 per month per family to \$120 per month per family. The City will implement a working spouse rule which excludes from participation in the City's medical plan any participant's spouse who has access to insurance through an employer, Medicare or a former employer.
- All participants who become eligible to enroll in Medicare Part A & B should enroll in both parts. If a participant fails to enroll or allows coverage to lapse, for any reason, the participant shall be treated as if Parts A & B are available.
- Effective January 1, 2015, retirees that elect to discontinue coverage with City of Memphis will be allowed to re-enroll in the plan during an open enrollment period or after a qualifying life event.